

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan Philyaw
Serial No.: 09/642,891
Confirmation No.: 8887
Filed: August 21, 2000
Group: 2161
Examiner: Paul H. Kang
For: RETRIEVING PERSONAL ACCOUNT INFORMATION FROM A
WEB SITE BY READING A CREDIT CARD

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AND RESPONSE TO OFFICE ACTION

This communication is responsive to the Examiner's Office Action mailed May 18, 2006.

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.